

FACTS**WHAT DOES Gardner Financial Services, LTD DO WITH YOUR PERSONAL INFORMATION?****Why?**

Financial companies choose how they share your personal information. Federal law gives consumers the right to limit some but not all sharing. Federal law also requires us to tell you how we collect, share, and protect your personal information. Please read this notice carefully to understand what we do.

What?

The types of personal information we collect and share depend on the product or service you have with us. This information can include:

- Social Security number and **Employment information**
- **Credit history** and **Income**
- **Payment history** and **Mortgage rates and payments**

When you are *no longer* our customer, we continue to share your information as described in this notice.

How?

All financial companies need to share **Customers** personal information to run their everyday business. In the section below, we list the reasons financial companies can share their **Customers** personal information; the reasons **Gardner Financial Services, LTD** chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does Gardner Financial Services, LTD share?	Can you limit this sharing?
For our everyday business purposes — such as to process your transactions, maintain your account(s), respond to court orders and legal investigations, or report to credit bureaus	Yes	No - Does not provide an Opt-Out
For our marketing purposes — to offer our products and services to you	No	No - We don't share
For joint marketing with other financial companies	No	No - We don't share
For our affiliates' everyday business purposes — information about your transactions and experiences	Yes	No - Does not provide an Opt-Out
For our affiliates' everyday business purposes — information about your creditworthiness	Yes	No - Does not provide an Opt-Out
For our affiliates to market to you	No	No - We don't share
For nonaffiliates to market to you	No	No - We don't share

Questions?

Call **210-832-8622** or go to www.legacymutual.com

Who we are	
Who is providing this notice?	Gardner Financial Services, LTD
What we do	
How does Gardner Financial Services, LTD protect my personal information?	To protect your personal information from unauthorized access and use, we use security measures that comply with federal law. These measures include computer safeguards and secured files and buildings. We also maintain other physical, electronic, and procedural safeguards to protect this information and we limit access to information to those employees for whom access is appropriate.
How does Gardner Financial Services, LTD collect my personal information?	We collect your personal information, for example, when you <ul style="list-style-type: none"> ▪ Apply for a loan or ▪ Give us your contact information or ▪ Give us your employment history or ▪ Give us your income information or ▪ Show your driver's license We also collect your personal information from others, such as credit bureaus, affiliates, or other companies.
Why can't I limit all sharing?	Federal law gives you the right to limit only <ul style="list-style-type: none"> ▪ sharing for affiliates' everyday business purposes — information about your creditworthiness ▪ affiliates from using your information to market to you ▪ sharing for nonaffiliates to market to you State laws and individual companies may give you additional rights to limit sharing. See below for more on your rights under state law.
Definitions	
Affiliates	Companies related by common ownership or control. They can be financial and nonfinancial companies. <ul style="list-style-type: none"> ▪ Crockett National Bank
Nonaffiliates	Companies not related by common ownership or control. They can be financial and nonfinancial companies. <ul style="list-style-type: none"> ▪ Gardner Financial Services, LTD does not share with nonaffiliates so they can market to you.
Joint marketing	A formal agreement between nonaffiliated financial companies that together market financial products or services to you. <ul style="list-style-type: none"> ▪ Gardner Financial Services, LTD does not jointly market.
Other important information	